WE CLAIM:

1. A computer system for evaluating insurability of at least one individual, comprising:

survey means for gathering information pertaining to said individuals' lifestyle, health, and medical tests;

a memory for receiving and storing said gathered information;

means for assigning weight values for each of said stored information;

means for assigning values to each of said weights that represent levels of insurance risk;

means for determining a total value for said assigned weights for all of said gathered information for said individual;

evaluating means for comparing each said gathered information with respect to pre-defined suggestions for improving health and decreasing risk;

messaging means for providing messages containing said suggestions; and

reporting means for providing an analysis of said level of insurance risk such that both a cost, and an insurability profile, for each of said plurality of individuals, is automatically communicated.

- 32 -